

ABSTRACT

In the modern complex World non availability of recognized Medical Insurance Schemes can have various effects on the members of a society as health related distresses of individuals have a severe effect on the life of the people. On one hand it can increase the number of unhealthy individuals in the society which leads to lower development of a nation, on the other it can create numerous social problems within the society. Therefore, establishment of effective Medical Insurance Schemes helps the society and individuals to get precautionary measures for the anticipated risk of their lives and unforeseen health related distresses, and mitigate the effects of such risk to some extent. Therefore, in this context, the nation is in need of developing quality medical covering over the health related distresses in the different sectors of the community. In this line creating appropriate medical welfare schemes within large scale organizations such as Military, Government and Private Sector has a positive effect on the productivity of such organizations by way of maintaining healthy and motivated employees. Considering this aspect, the 'Gagana Viru Saviya' (GVS) Welfare Scheme of the Sri Lanka Air Force has been established instead of the Medical Insurance Scheme offered by Janashakthi Insurance Company (Janasevaya) in order to expand the financial assistance provided for medical and life care covers of the SLAF personnel.

The main objective of this research is to determine the effectiveness of the new medical scheme by identifying problems encountered by the beneficiaries of the previous medical scheme. The study use quantitative and qualitative methods. The data for the research study obtained from the members of the 'GVS' Medical Fund, the management of the medical scheme and other connected parties on sample basis. The data for the study obtained through interviews and questionnaires. Interviews are basically carried out to obtain views, ideas and comments from the staff who handle the scheme and beneficiaries of the medical scheme. The findings reveal that the newly established 'GVS' medical scheme in the SLAF is an effective welfare project for serving members, retired persons, civil staff and families of servicemen and women. These findings of the research helpful for making recommendations for further development of the existing scheme and for the use of future researchers to conduct studies in this area, and the researcher expects to generate new suggestions and recommendations for the future research.